

CSRA BANK CORP.

	CPP Disbursement Date 03/27/2009	RSSD (Holding Company) 1493672	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$107	\$93	-13.1%		
Loans	\$73	\$61	-16.1%		
Construction & development	\$7	\$5	-33.5%		
Closed-end 1-4 family residential	\$24	\$24	-1.6%		
Home equity	\$1	\$0	-76.5%		
Credit card	\$0	\$0	-100.0%		
Other consumer	\$7	\$6	-15.5%		
Commercial & Industrial	\$8	\$6	-30.0%		
Commercial real estate	\$14	\$12	-11.5%		
Unused commitments	\$5	\$3	-37.2%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$5	\$4	-24.5%		
Asset-backed securities	\$0	\$0			
Other securities	\$9	\$6	-37.1%		
Cash & balances due	\$7	\$12	87.4%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$98	\$86	-12.2%		
Deposits	\$98	\$86	-12.5%		
Total other borrowings	\$0	\$0	-16.7%		
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$9	\$7	-23.0%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.2%	7.2%	--		
Tier 1 risk based capital ratio	11.6%	10.8%	--		
Total risk based capital ratio	12.9%	12.0%	--		
Return on equity ¹	-77.0%	-66.4%	--		
Return on assets ¹	-7.1%	-5.3%	--		
Net interest margin ¹	4.0%	3.8%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	30.9%	19.7%	--		
Loss provision to net charge-offs (qtr)	87.8%	245.5%	--		
Net charge-offs to average loans and leases ¹	9.2%	2.5%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	55.6%	80.9%	4.2%	4.5%	--
Closed-end 1-4 family residential	3.4%	8.7%	0.8%	0.7%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	2.5%	0.8%	1.1%	0.8%	--
Commercial & Industrial	12.4%	3.5%	13.0%	1.1%	--
Commercial real estate	0.2%	16.0%	0.0%	0.0%	--
Total loans	8.5%	14.9%	2.3%	0.8%	--